

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Western District of North Carolina

In re:
Diana Houck
Debtor

Case No. 11-51513-ltb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-5

User: howeyc
Form ID: pdf

Page 1 of 2
Total Noticed: 4

Date Rcvd: Dec 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2011.

db +Diana Houck, 318 Todd Railroad Grade Rd, Todd, NC 28684-9339
4583419 +Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
4582439 +Life Store Bank, 21 East Ashe Street, West Jefferson, NC 28694-6011
4583420 North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168,
Raleigh, NC 27602-1168

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2011

Signature:



District/off: 0419-5

User: howeyc
Form ID: pdf

Page 2 of 2
Total Noticed: 4

Date Rcvd: Dec 21, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 21, 2011 at the address(es) listed below:

Steven G. Tate tate13@chl3sta.com

TOTAL: 1



Laura T. Beyer

Laura T. Beyer
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
WILKESBORO DIVISION

IN RE:)	
)	
DIANA HOUCK)	Case No. 11-51513
)	Chapter 13
Debtor.)	
_____)	

ORDER DISMISSING CASE

This matter comes before the court upon a review of its docket. On December 16, 2011, the Debtor filed Exhibit D – Individual Debtor’s Statement of Compliance with Credit Counseling Requirement (“Exhibit D”) with her Voluntary Petition. On her Exhibit D, the Debtor checked the box indicating that she requested credit counseling services but could not obtain them during the seven days following her request. By way of explanation, the Debtor indicated that her bankruptcy was an emergency filing to stop a foreclosure on her home. The Debtor’s need to stop a foreclosure is not the type of exigent circumstance contemplated by 11 U.S.C. § 109(h)(3)(A)(i) that merits a waiver of the credit counseling requirement. Accordingly,

the Debtor's certification is **REJECTED**. Because the Debtor has failed to timely satisfy the credit counseling requirement of 11 U.S.C. § 109(h)(1), this case must be and is hereby **DISMISSED**.

SO ORDERED.

This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order.

United States Bankruptcy Court